

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION

IN RE: Jeanette S. Miller

Case No. 10-61088

Debtor(s)

Chapter 13 Proceeding

☐ AMENDED    ☐ MODIFIED  
**DEBTOR(S)' CHAPTER 13 PLAN**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

*Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at [www.txwb.uscourts.gov](http://www.txwb.uscourts.gov).*

*Use of the singular word "Debtor" in this Plan includes the plural where appropriate.*

**Plan Summary**

- A. The Debtor's Plan Payment will be \$329.00 Monthly, paid by ☒ Pay Order or ☐ Direct Pay for 60 months. The gross amount to be paid into the plan is \$19,740.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 0% of each unsecured allowed claim.
- THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.
- C. The value of the Debtor's non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

**Plan Provisions**

**I. Vesting of Estate Property**

- ☐ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☒ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

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*Continuation Sheet # 1*

**II. Pre-Confirmation Disbursements**

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks
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**III. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
AT&T	Unsecured	Assumed	No

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

**IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor / Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
Citimortgage Inc 304 Ivy Hewitt, Texas	\$8,350.00	\$6,562.00	Pro-Rata	0%	\$8,350.00	Pay claim amount

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Continuation Sheet # 2

*"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on*  
September 16, 2010 *."*

Debtor

Joint Debtor

**V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)**

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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**VI. Specific Treatment for Payment of Allowed Claims**

**1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS**

**A.** Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, **MUST** be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
Citimortgage Inc 304 Ivy Hewitt, Texas		\$116,578.00	\$1,031.00

**B.** Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
Meridian Financial Svc	Time Share

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*Continuation Sheet # 3*

**2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS**

**A. Administrative Expenses**

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums disbursed, except on any funds returned to the Debtor. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
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Law Offices of Ed L Laughlin PC	\$2,500.00	"Before"	
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**B. Priority Claims, Including Domestic Support Obligation Arrearage Claims**

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
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**C. Arrearage Claims**

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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Citimortgage Inc 304 Ivy Hewitt, Texas	\$8,350.00	\$6,562.00	Pro-Rata	0%	\$8,350.00	
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**D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed**

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
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**E. Secured Creditors**

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
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Educators Credit Union 2003 Hyundai Santa Fe	\$5,334.00	\$5,500.00	Pro-Rata	5.5%	\$6,137.70	
Hsbc/mmstr Household goods	\$767.00	\$767.00	Pro-Rata	0%	\$767.00	

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*Continuation Sheet # 4*

**F. General Unsecured Creditors** (including claims from rejection of contracts, leases and contracts for deed).  
*Describe treatment for the class of general unsecured creditors.*

General Unsecured Creditors will receive approximately 0% of their allowed claims.

Creditor	Estimated Debt	Remarks
AT&T		
Brackenridge Hospital		
Brackenridge Hospital		
Calvary Portfolio Services	\$6,895.00	
Central Texas Urgent Care PA		
Central Texas Urgent Care PA		
Central Texas Urgent Care PA		
Central Texas Urology		
Chase	\$2,855.00	
Citi	\$3,747.00	
Citi		
Citibank Usa	\$917.00	
Discover Fin Svcs Llc	\$2,922.00	
Gemb/gc Money Bank Low	\$1,986.00	
Gemb/jcp	\$890.00	
Gemb/walmart	\$402.00	
Hsbc Bank	\$563.00	
Hsbc Best Buy	\$1,433.00	
Hsbc/fmrw	\$0.00	
Lynv Funding Llc	\$4,163.00	
McLennan County Tax Office		
Merchants&professional		
Merchants&professional	\$377.00	
Merchants&professional	\$352.00	
Mid Tex Anesthesia Associates		
Mid Tex Anesthesia Associates		
Patient Financial Service		
Patient Financial Service		
Target Nb	\$1,295.00	
University Mc At Brackenridge-In		
Vanderbilt Mortgage	\$42,872.00	
Waco Gastroenterology		
Waco Gastroenterology		
Waco Pathology Assoc PA		
Wf Fin Bank	\$6,223.00	

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DEBTOR(S)' CHAPTER 13 PLAN  
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Continuation Sheet # 5

**Totals:**

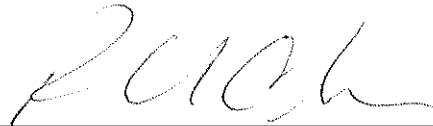
Administrative Claims	<u>\$2,500.00</u>
Priority Claims	<u>\$0.00</u>
Arrearage Claims	<u>\$8,350.00</u>
Cure Claims	<u>\$0.00</u>
Secured Claims	<u>\$6,101.00</u>
Unsecured Claims	<u>\$77,892.00</u>

**VII. Supplemental Plan Provisions**

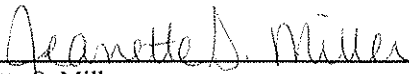
The following are the Supplemental Plan Provisions:

**None**

Respectfully submitted this date: 09/16/2010.



Russell A. Smith  
427 N 38th St.  
Waco TX 76710  
Phone: (254) 714-2500 / Fax: (254) 714-2564  
(Attorney for Debtor)



Jeanette S. Miller  
304 Ivy Lane  
Hewitt, Texas 76643  
(Debtor)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
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*Debtor*

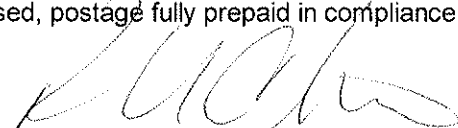
CASE NO. 10-61088

CHAPTER 13

*Joint Debtor*

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on September 16, 2010, a copy of the attached Chapter 13 Plan, with any attachments, and Budget and Monthly Family Income were served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).



Russell A. Smith  
Bar ID: 18661800  
Law Offices of Ed L Laughlin PC  
427 N 38th St.  
Waco TX 76710  
(254) 714-2500

A F Buddy Skeen  
McLennan County Tax-Assessor  
P.O. Box 406  
Waco, Texas 76703

Brackenridge Hospital  
xxxxxx4911  
Patient Financial Services  
P.O. Box 659458  
San Antonio, TX 78265-9458

Central Texas Urgent Care PA  
xx7908  
STE 203  
1201 Hewitt Dr  
Waco, Tx 76712

Allen L. Adkins & Asst  
4010 82nd St Suite 230  
Lubbock Texas 79452

Brackenridge Hospital  
4962  
Patient Financial Services  
P.O. Box 659458  
San Antonio, TX 78265-9458

Central Texas Urgent Care PA  
xx5170  
1201 Hewitt Dr #203  
Waco, Texas 76712

AT&T  
P.O. Box 650553  
Dallas, TX 75265

Calvary Portfolio Services  
xxxx1999  
Attention: Bankruptcy Department  
PO Box 1017  
Hawthorne, NY 10532

Central Texas Urology  
xxxx1787  
601 W Hwy 6 Suite 105  
Waco, Texas 76710

Barrett Daffin Frappier  
Turner & Engel  
15000 Surveyor BLVD. #100  
Addison, Texas 75001

Central Texas Urgent Care PA  
xx5170  
STE 203  
1201 hewitt Dr  
Waco, Tx 76712

Chase  
xxxxxxx6285  
Bank One Card Serv  
Westerville, OH 43081

**UNITED STATES BANKRUPTCY COURT  
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IN RE: Jeanette S. Miller

*Debtor*

CASE NO. 10-61088

CHAPTER 13

*Joint Debtor*

**CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Citi  
xxxxxxxx2856  
Po Box 6497  
Sioux Falls, SD 57117

Discover Fin Svcs Llc  
xxxxxxxx1068  
Po Box 15316  
Wilmington, DE 19850

Hsbc Bank  
xxxxxx6668  
ATTN: BANKRUPTCY  
PO BOX 5213  
Carol Stream, IL 60197

Citi  
0725  
P.O. Box 1423119  
Irving Texas 75014-0489

Educators Credit Union  
xxxxxx0143  
Po Box 20728  
Waco, TX 76702

Hsbc Best Buy  
xx2107  
Attn: Bankruptcy  
PO Box 5263  
Carol Stream, IL 60197

Citi Bank  
P.O. Box 183051  
Columbus OH 43218-3051

Equifax  
P.O. Box 740241  
Atlanta, GA 30374

Hsbc/fnrw  
xxxxxxxxxxxx8621  
Po Box 703  
Wood Dale, IL 60191

Citibank Usa  
xxxxxxxxxxxx8852  
Attn.: Centralized Bankruptcy  
PO Box 20363  
Kansas City, MO 64195

Experian  
Profile Maintenance  
P.O. Box 9558  
Allen, Texas 75013

Hsbc/rmstr  
xxxxxxxxxxxx0050  
Po Box 15524  
Wilmington, DE 19850

Citimortgage Inc  
xxxxxx1846  
Po Box 9438  
Gaithersburg, MD 20898

Gemb/ge Money Bank Low  
xxxxxxxx4521  
Po Box 103065  
Roswell, GA 30076

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

Citimortgage Inc  
xxxxxx1846  
Po Box 9438  
Gaithersburg, MD 20898

Gemb/jcp  
xx8591  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Internal Revenue Service  
300 E 8th Street  
Stop 5022 AUS  
Austin, Texas 78701

Collection Department  
P.O. Box 100295  
Ft Worth Texas 76185-0295

Gemb/walmart  
xxxxxxxx3114  
Po Box 981400  
El Paso, TX 79998

Jeanette S. Miller  
304 Ivy Lane  
Hewitt, Texas 76643



**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: Jeanette S. Miller

*Debtor*

CASE NO. **10-61088**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**  
(Continuation Sheet #2)

Lvnv Funding Llc  
xxxxxxxxxxxx8888  
Po Box 740281  
Houston, TX 77274

Merchants&professional  
xxx8246  
11921 N Mo Pac Expy Ste  
Austin, TX 78759

Ray Hendren  
3410 Far West Blvd.  
Suite 200  
Austin, TX 78731

McLennan County Tax Office  
PO Box 406  
Waco, Texas 76703-0406

Merchants&professional  
xxx5541  
11921 N Mo Pac Expy Ste  
Austin, TX 78759

Ray Hendren  
3410 Far West Blvd.  
Suite 200  
Austin, Texas 78731

McLennan County (Farm to Market Rd  
Tax )  
P.O. Box 406  
Waco, Texas 76703

Meridian Financial Svc  
xxx8594  
21 Overland Industrial B  
Asheville, NC 28806

Target Nb  
xxxxxxx0529  
Po Box 673  
Minneapolis, MN 55440

McLennan County -Civil Dept  
P.O. Box 1727  
Waco,Texas 76703-1727

Mid Tex Anesthesia Associates  
xxxxx131G  
Po Box 224137  
Dallas ,Texas 75222-4137

Trans Union Corp  
Attn: Public Records Dept  
555 West Adams St  
Chicago, IL 60661

McLennan County Tax Office  
P.O. Box 406  
Waco, Texas 76703

Mid Tex Anesthesia Associates  
xxxx9617  
405 Londonderry  
Waco Tx 76712

United States Trustee  
903 San Jacinto  
Suite 230  
Austin, Texas 78701

Merchants & Professionals Credit Burea  
11921 N Mopac Expressway # 210  
Austin,Texas 78759

Patient Financial Service  
xxxxxx4962  
P.O. Box 659458  
San Antonio, TX 78265-9458

University Mc At Brackenridge-In  
xxxxxx4962  
P.O. Box 695498  
San Antonio, TX 78265-9458

Merchants&professional  
xxx6129  
11921 N Mo Pac Expy Ste  
Austin, TX 78759

Patient Financial Service  
xxxxxx4911  
P.O. Box 659458  
San Antonio, TX 78265-9458

Vanderbilt Mortgage  
xx1604  
500 Alcoa Trail  
Maryville, TN 37804

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION

IN RE: Jeanette S. Miller

*Debtor*

CASE NO. 10-61088

CHAPTER 13

*Joint Debtor*

**CERTIFICATE OF SERVICE**

(Continuation Sheet #3)

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Waco Gastroenterology  
xxxx29-00  
364 Richland W Circle  
Waco TX 76712-7919

Waco Gastroenterology  
x29-00  
364 Richland W Circle  
Waco TX 76712-7919

Waco Pathology Assoc PA  
xxxxx-xWPA1  
P.O. Box 103  
Rockwall TX 75087

Wf Fin Bank  
xxxxxxxx0415  
Wells Fargo Financial  
4137 121st St  
Urbendale, IA 50323

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: Jeanette S. Miller, Debtor

CASE NO 10-61088

CHAPTER 13

**PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)**

*The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.*

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 1</u>	<u>MONTH 2</u>	<u>MONTH 3</u>	<u>MONTH 4</u>	<u>MONTH 5</u>	<u>MONTH 6</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$145.64	\$145.44	\$145.23	\$145.01	\$144.80	\$144.59
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$93.47	\$93.76	\$94.05	\$94.35	\$94.64	\$94.94
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$13.38	\$13.36	\$13.34	\$13.32	\$13.31	\$13.28
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$43.61	\$43.54	\$43.48	\$43.42	\$43.35	\$43.29
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$296.10	\$296.10	\$296.10	\$296.10	\$296.10	\$296.10
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 7</u>	<u>MONTH 8</u>	<u>MONTH 9</u>	<u>MONTH 10</u>	<u>MONTH 11</u>	<u>MONTH 12</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$144.38	\$144.16	\$143.95	\$143.74	\$143.52	\$143.31
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$95.23	\$95.53	\$95.83	\$96.12	\$96.42	\$96.72
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$13.26	\$13.25	\$13.22	\$13.20	\$13.19	\$13.16
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$43.23	\$43.16	\$43.10	\$43.04	\$42.97	\$42.91
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$296.10	\$296.10	\$296.10	\$296.10	\$296.10	\$296.10
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 13</u>	<u>MONTH 14</u>	<u>MONTH 15</u>	<u>MONTH 16</u>	<u>MONTH 17</u>	<u>MONTH 18</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$143.10	\$142.89	\$142.67	\$142.45	\$142.23	\$142.02
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$97.01	\$97.31	\$97.61	\$97.91	\$98.21	\$98.51
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$13.15	\$13.12	\$13.10	\$13.09	\$13.07	\$13.05
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$42.84	\$42.78	\$42.72	\$42.65	\$42.59	\$42.52
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$296.10	\$296.10	\$296.10	\$296.10	\$296.10	\$296.10
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 19</u>	<u>MONTH 20</u>	<u>MONTH 21</u>	<u>MONTH 22</u>	<u>MONTH 23</u>	<u>MONTH 24</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$141.80	\$141.59	\$141.37	\$141.16	\$140.93	\$140.72
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$98.81	\$99.11	\$99.41	\$99.71	\$100.02	\$100.32
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$13.03	\$13.01	\$12.99	\$12.97	\$12.95	\$12.93
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$42.46	\$42.39	\$42.33	\$42.26	\$42.20	\$42.13
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:				\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$296.10	\$296.10	\$296.10	\$296.10	\$296.10	\$296.10
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 25</u>	<u>MONTH 26</u>	<u>MONTH 27</u>	<u>MONTH 28</u>	<u>MONTH 29</u>	<u>MONTH 30</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$140.51	\$140.28	\$140.07	\$139.85	\$139.63	\$139.41
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$100.62	\$100.93	\$101.23	\$101.54	\$101.84	\$102.15
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$12.90	\$12.89	\$12.86	\$12.84	\$12.83	\$12.80
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$42.07	\$42.00	\$41.94	\$41.87	\$41.80	\$41.74

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: **Jeanette S. Miller, Debtor**

CASE NO **10-61088**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 31</u>	<u>MONTH 32</u>	<u>MONTH 33</u>	<u>MONTH 34</u>	<u>MONTH 35</u>	<u>MONTH 36</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$139.19	\$138.97	\$138.75	\$138.53	\$138.31	\$138.08
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$102.45	\$102.76	\$103.07	\$103.37	\$103.68	\$103.99
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$12.79	\$12.76	\$12.74	\$12.73	\$12.70	\$12.69
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$41.67	\$41.61	\$41.54	\$41.47	\$41.41	\$41.34

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 37</u>	<u>MONTH 38</u>	<u>MONTH 39</u>	<u>MONTH 40</u>	<u>MONTH 41</u>	<u>MONTH 42</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$137.86	\$137.64	\$137.42	\$137.19	\$136.97	\$136.75
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$104.30	\$104.61	\$104.92	\$105.23	\$105.54	\$105.85
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$12.66	\$12.64	\$12.62	\$12.60	\$12.58	\$12.56
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$41.28	\$41.21	\$41.14	\$41.08	\$41.01	\$40.94

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 43</u>	<u>MONTH 44</u>	<u>MONTH 45</u>	<u>MONTH 46</u>	<u>MONTH 47</u>	<u>MONTH 48</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$136.52	\$136.30	\$136.08	\$135.85	\$135.62	\$135.40
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$106.16	\$106.47	\$106.78	\$107.10	\$107.41	\$107.72
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$12.54	\$12.52	\$12.50	\$12.48	\$12.46	\$12.44
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$40.88	\$40.81	\$40.74	\$40.67	\$40.61	\$40.54

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 49</u>	<u>MONTH 50</u>	<u>MONTH 51</u>	<u>MONTH 52</u>	<u>MONTH 53</u>	<u>MONTH 54</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$135.17	\$134.95	\$134.73	\$134.50	\$134.27	\$134.05
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$108.04	\$108.35	\$108.66	\$108.98	\$109.30	\$109.61
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$12.42	\$12.40	\$12.37	\$12.35	\$12.33	\$12.31
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$40.47	\$40.40	\$40.34	\$40.27	\$40.20	\$40.13

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>	<b>\$296.10</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 55</u>	<u>MONTH 56</u>	<u>MONTH 57</u>	<u>MONTH 58</u>	<u>MONTH 59</u>	<u>MONTH 60</u>
Citimortgage Inc	\$8,350.00	0.00%	\$0.00	\$133.82	\$133.59	\$133.36	\$133.14	\$132.91	\$127.63
Educators Credit Union	\$5,334.00	5.50%	\$803.70	\$109.93	\$110.24	\$110.56	\$110.87	\$111.19	\$107.25
Hsbc/rmstr	\$767.00	0.00%	\$0.00	\$12.29	\$12.27	\$12.25	\$12.23	\$12.21	\$11.71
Law Offices of Ed L. Laughlin P	\$2,500.00	0.00%	\$0.00	\$40.06	\$40.00	\$39.93	\$39.86	\$39.79	\$38.21

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: **Jeanette S. Miller, Debtor**

CASE NO **10-61088**

CHAPTER **13**

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BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
NEW BALANCE:	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00	\$329.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$296.10	\$296.10	\$296.10	\$296.10	\$296.10	\$284.80
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.30
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90	\$32.90
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<b>Debtor's Marital Status:</b>  <b>Married</b>	<b>Dependents of Debtor and Spouse</b>	
	Relationship(s): Spouse Son	Age(s): 1
<b>Relationship(s):</b>		
<b>Age(s):</b>		
<b>Employment:</b>	<b>Debtor</b>	<b>Spouse</b>
Occupation	Nurse	Stay at home Dad
Name of Employer	Providence	
How Long Employed	9 Years	
Address of Employer	6901 Medical Parkway Waco, Texas 76712	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes (includes social security tax if b. is zero)

b. Social Security Tax

c. Medicare

d. Insurance

e. Union dues

f. Retirement

g. Other (Specify) Cafeteria Deductions

h. Other (Specify) 403b Tax Deferral

i. Other (Specify)

j. Other (Specify)

k. Other (Specify)

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed stmt)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance (Specify):

12. Pension or retirement income

13. Other monthly income (Specify):

a. Pro Rated Income Tax Refund

b.

c.

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

**DEBTOR**

**SPOUSE**

\$4,205.50

\$0.00

\$0.00

\$0.00

**\$4,205.50**

**\$0.00**

\$590.29

\$0.00

\$247.65

\$0.00

\$57.92

\$0.00

\$211.25

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$40.82

\$0.00

\$56.33

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

**\$1,204.26**

**\$0.00**

**\$3,001.24**

**\$0.00**

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$500.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

**\$500.00**

**\$0.00**

**\$3,501.24**

**\$0.00**

**\$3,501.24**

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,106.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Internet	\$275.00 \$85.00  \$68.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$600.00
5. Clothing	\$75.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$80.00   \$100.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$235.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$3,199.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,501.24
b. Average monthly expenses from Line 18 above	\$3,199.00
c. Monthly net income (a. minus b.)	\$302.24

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION

IN RE: Jeanette S. Miller

CASE NO 10-61088

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Cell Phones	\$110.00
Pet Expenses	\$75.00
Personal Grooming	\$50.00
Total >	\$235.00